## Case 09-27836 Doc 1-1 Filed 07/30/09 Entered 07/30/09 19:10:46 Desc Petition 1 Page 1 of 20

B 1 (Official Form 1) (1/08) United States Bankruptcy Court **Voluntary Petition** Name of Debtor (if individual, enter Last, First, Middle): SANCHEZ, NANCY Name of Joint Debtor (Spouse) (Last, First, Middle): All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 6595 (if more than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 5514 S. TROY CHICAGO, IL ZIP CODE 60629 ZIP CODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) (Form of Organization) (Check one box.) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign 11 U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Recognition of a Foreign Partnership Stockbroker Chapter 13 Other (If debtor is not one of the above entities, Commodity Broker Nonmain Proceeding Clearing Bank check this box and state type of entity below.) Other Nature of Debts (Check one box.) Tax-Exempt Entity ☐ Debts are primarily consumer (Check box, if applicable.) Debts are primarily debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization under Title 26 of the United States individual primarily for a personal, family, or house-Code (the Internal Revenue Code). hold purpose. Filing Fee (Check one box.) Chapter 11 Debtors Check one box: Full Filing Fee attached, Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to Filing Fee waiver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2,190,000. attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR Statistical/Administrative Information COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors Δþ  $\Box$ П □ 25,001-П 5.001-10,001-50,001- Over 100-199 200-999 1.000-50-99 1-4950,000 5.000 10.000 25.000 100,000 100,000 Estimated Assets П П \$50,000,001 \$100,000,001 \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$500,000,001 More than \$0 to to \$100 \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$500 to \$1 billion \$1 billion million million million million million Estimated Liabilities  $\Box$ \$50,001 to \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 \$0 to \$100,001 to \$500,001 \$1,000,001 More than \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion \$50,000 \$100,000

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B I (Official Form 1) (1/08)		Page 2			
Voluntary Petition  (This page must be completed and filed in grown ages)	Name of Debtor(s): SANCHEZ, NANCY				
	(This page must be completed and filed in every case.)  SANCHEZ, NANCY  All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)				
Location Where Filed:	Case Number:	Date Filed:			
Location	Case Number:	Date Filed:			
Where Filed:  Pending Bankruptcy Case Filed by any Spouse, Partner, or a	Affiliate of this Debtor (If more than one attach as	Iditional sheet )			
Name of Debtor:	Case Number:	Date Filed:			
District:	Relationship:	Judge:			
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  I, the attorney for the petitioner named in the foregoing petition, do have informed the petitioner that [he or she] may proceed under chapter 11, or 13 of title 11, United States Code, and have explained available under each such chapter. I further certify that I have delied debtor the notice required by 11 U.S.C. § 342(b).  Exhibit A is attached and made a part of this petition.					
Exh	ibit C				
Does the debtor own or have possession of any property that poses or is alleged to p		iblic health or cafetu?			
	ose a urreat of miniment and identifiable natifit to pr	ione hearth of safety?			
Yes, and Exhibit C is attached and made a part of this petition.  No.					
Exh	bit D				
(To be completed by every individual debtor. If a joint petition is f	•	ch a separate Exhibit D.)			
Exhibit D completed and signed by the debtor is attached as	nd made a part of this petition.				
If this is a joint petition:					
☐ Exhibit D also completed and signed by the joint debtor is a	ttached and made a part of this petition.				
	ng the Debtor - Venue				
Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180		180 days immediately			
There is a bankruptcy case concerning debtor's affiliate, general p	partner, or partnership pending in this District.				
Debtor is a debtor in a foreign proceeding and has its principal p has no principal place of business or assets in the United States b this District, or the interests of the parties will be served in regard	ut is a defendant in an action or proceeding [in a fe				
Certification by a Debtor Who Resides as a Tenant of Residential Property  (Check all applicable boxes.)					
Landlord has a judgment against the debtor for possession of d	ebtor's residence. (If box checked, complete the fo	llowing.)			
(Name of landlord that obtained judgment)					
	(Address of landlord)				
Debtor claims that under applicable nonbankruptcy law, there a entire monetary default that gave rise to the judgment for posses					
Debtor has included with this petition the deposit with the cour filing of the petition.					
Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).					

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B 1 (Official Form) 1 (1/08)	Page 3
Voluntary Petition (This page must be completed and filed in every case.)	Name of Debtor(s): SANCHEZ, NANCY
	natures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
Signature of Debtor/	(Signature of Foreign Representative)
X Signature of Joint Debtor Telephone Number (Fine represented by attorney)	(Printed Name of Foreign Representative)
Date	Date
Signature of Attorney*  Signature of Attorney for Debtar(s)   Si  Printed Name of Attorney for Debtar(s)   Si  Einst Name   Si  Address	Signature of Non-Attorney Bankruptcy Petition Preparer  1 declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Telephone Number Date	Printed Name and title, if any, of Bankruptcy Petition Preparer  Social-Security number (If the bankruptcy petition preparer is not an individual,
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)	Address
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	x
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date  Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
Signature of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted
Printed Name of Authorized Individual	in preparing this document unless the bankruptcy petition preparer is not an individual.
	If more than one person prepared this document, attach additional sheets conforming
	to the appropriate official form for each person.
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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B6 Summary (Official Form 6 - Summary) (12/07)

## **United States Bankruptcy Court**

	<u>Northern</u>	District Of	<u>Illinois</u>	
In re	SANCHEZ, NANCY, Debtor	(	Case No	
	Detitol	(	Chapter7	

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$0.00		
B - Personal Property	YES	3	s 16,480.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		s 12,550.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2		s 153,250.00	A CONTRACTOR
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$2,557.43
J - Current Expenditures of Individual Debtors(s)	YES	1			\$2,460.00
то	DTAL	14	\$ 16,480.00	\$165,800.00	

Form 6 - Statistical Summary (12/07)

# United States Bankruptcy Court Northern District Of Illinois

In re	SANCHEZ, NANCY	,	Case No.		
	Debtor				
			Chanton	7	

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$2,557.43
Average Expenses (from Schedule J, Line 18)	\$2,460.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$4,503.67

### State the following:

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Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$550.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$153,250.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$153,800.00

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B6A (Official Form 6A) (12/07)

In re	SANCHEZ, NANCY	Case No.
	Dehtor	(If known)

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	То	tal <b>≻</b>	0.00	

(Report also on Summary of Schedules.)

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In re	SANCHEZ, NANCY,	Case No
	Debtor	(If known)

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	ľ	· · · · · · · · · · · · · · · · · · ·	+	<u> </u>
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, YOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		CASH ON HAND	w	\$40.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		CHECKING ACCOUNT AT MARQUETTE BANK ; CHRISTMAS CLUB SAVINGS AT MARQUETTE BANK	w	\$240.00/\$2,000.00
Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.		FURNITURE AT DEBTORS HOME	w	\$1,700.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		EVERYDAY CLOTHING	$ \mathbf{w} $	\$500.00
7. Furs and jewelry.	X			
Firearms and sports, photo- graphic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			

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In re SANCHEZ, NANCY,	Case No
Debtor	(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, YOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			**** · · · · · · · · · · · · · · · · ·
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	$\mathbf{x}$		:	
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
<ol> <li>Other liquidated debts owed to debtor including tax refunds. Give particulars.</li> </ol>	x			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

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In re	SANCHEZ, NANCY	Case No
_	Debtor	(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, YOLKT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	Х			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2008 Nissan Versa	w	\$12,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
4. Farm supplies, chemicals, and feed.	X			
55. Other personal property of any kind tot already listed. Itemize.	X			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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In re	SANCHEZ, NANCY,	Case No
	Dehtor	(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

☐ 11 U.S.C. § 522(b)(2)
☐ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
CHECKING ACCOUNT	735 ILCS 5/12-1001 (b)	\$240.00/\$4,000.00	\$240.00
SAVINGS Account	735 ILCS \$12-1001(b)		·
AUTOMOBILE	735 ILCS 5/12-1001 (c)	\$12,00.00/\$2,400.00	\$12,000.00
EVERYDAY CLOTHING	735 ILCS 5/12-1001(a)	\$500.00	\$500.00
FURNITURE	735 ILCS 5/12-1001 (b)	\$1,700.00/\$4,000.00	\$1,700.00

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In re	SANCHEZ, NANCY	,	Case No.
	Debtor		(If known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 512035090			CAR LOAN					
US BANK U.S. Bancorp Center 800 Nicollet Mall Minneapolis, MN 55402		W			х		\$12,550.00	\$550.00
			VALUE \$12,000.00					
ACCOUNT NO.		:	VALUE \$					
ACCOUNT NO.								
			VALUE \$				_	
continuation sheetsattached			Subtotal ► (Total of this page)				<sup>\$</sup> 12,550.00	\$550.00
			Total ► (Use only on last page)				\$12,550.00	\$550.00
			(our only on mar page)				(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related

Data.)

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B6E (Official Form 6E) (12/07)

In re	SANCHEZ, NANCY	•	Case No.
	Debtor		(if known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "I," or "C" in the column labeled "Husband, Wife, If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data,

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtor with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
☐ Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying

independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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In re	SANCHEZ, NANCY Debtor	, Case No (if known)
	nrmers and fishermen rtain farmers and fishermen, up to \$5,400* per t	farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Claims of inc	by individuals dividuals up to \$2,425* for deposits for the pure delivered or provided. 11 U.S.C. § 507(a)(7).	chase, lease, or rental of property or services for personal, family, or household use,
	Certain Other Debts Owed to Governmenta ms duties, and penalties owing to federal, state,	al Units , and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Claims based		Depository Institution  of the Office of Thrift Supervision, Comptroller of the Currency, or Board of ors or successors, to maintain the capital of an insured depository institution. 11 U.S.C.
Claims for de	r Death or Personal Injury While Debtor Was eath or personal injury resulting from the operator substance. 11 U.S.C. § 507(a)(10).	as Intoxicated  tion of a motor vehicle or vessel while the debtor was intoxicated from using alcohol,
Amounts are	subject to adjustment on April 1, 2010, and eve	ery three years thereafter with respect to cases commenced on or after the date of

continuation sheets attached

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T CANCII	EZ NIANICSZ		_			

In re	SANCHEZ, NANCY	•	Case No.		
<u></u>	Debtor		•	(if known)	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY AMOUNT OF CREDITOR'S NAME. DATE CLAIM WAS UNLIQUIDATED CONTINGENT CODEBTOR MAILING ADDRESS INCURRED AND **CLAIM** DISPUTED INCLUDING ZIP CODE, CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. 435237760593 CREDIT CARD TARGET W  $\mathbf{X}$ \$5,800.00 3701 WAYZATA BLVD MINNEAPOLIS MN 55416 ACCOUNT NO. 517669010115 CREDIT CARD HSBC BANK W  $\mathbf{X}$ \$3,000.00 HSBC Holdings plc 8 Canada Square London E14 5HQ ACCOUNT NO. 248471 CREDIT CARD JC PENNY  $\mathbf{X}$ \$2,000.00 W P.O. Box 10001. Dallas, TX 75301-7311 ACCOUNT NO. 702127116276 CREDIT CARD HSBC/BEST BUY \$1,000.00 X W PO BOX 6985 **BRIDGEWATER, NJ 08807** \$11,800.00 Subtotal> continuation sheets attached (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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In re	SANCHEZ, NANCY	 Case No
	Debtor	 (if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 600430010226  HSBC/ MENARDS PO BOX 703 WOOD DALE, IL 60191		w	CREDIT CARD		X		\$950.00
ACCOUNT NO. 515625000068  HSBC BANK HSBC Holdings plc 8 Canada Square London E14 5HQ		W	CREDIT CARD		X		\$500.00
ACCOUNT NO. 13915111  LITTON LOAN 4828 LOOP CENTRAL, HOUSTIN, TX 77081		W	MTG LOAN		X		\$140,000.00
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no. 1 of 2 continuation sheets attact to Schedule of Creditors Holding Unsecured Nonpriority Claims	hed I				Subt	otal➤	\$ 141,450.00
Total > (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)						\$ 153,250.00	

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	SANCHEZ, NANCY,	Case No
	Debtor	(if known)
SCHI	EDULE G - EXECUTORY CO	NTRACTS AND UNEXPIRED LEASES
interests. S lessee of a a a minor chi or guardian Fed. R. Bar	State nature of debtor's interest in contract, i.e., lease. Provide the names and complete mailing ild is a party to one of the leases or contracts, st	unexpired leases of real or personal property. Include any time "Purchaser," "Agent," etc. State whether debtor is the lessor of addresses of all other parties to each lease or contract describe ate the child's initials and the name and address of the child's pardian." Do not disclose the child's name. See, 11 U.S.C. §112
	AME AND MAILING ADDRESS,	DESCRIPTION OF CONTRACT OR LEASE AN
	INCLUDING ZIP CODE, R PARTIES TO LEASE OR CONTRACT.	NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT
		·

Debtor				(if known)	
In re SANCHEZ,	NANCY	,	Case No.		
B6H (Official Form 6H) (12/	07)	1 Page	e 17 of 20		
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### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Z	Check	this	box if	debtor	hası	no co	debtors
Ţ.,	CHÉCK	mns	DOY II	achini	mas i	เมษ พบ	ucowis.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	-
	<u> </u>

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<b>R6I</b>	Official	Form	ďλ	(12/07)
DATE	CHICIAL	гиш	VI I	114/11/1

In re	SANCHEZ, NANCY	9	Case No.	
	Debtor		(if known)	

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE					
Status: D	RELATIONSHIP(S): JEREMY-S, HECTO	AGE(S): 19,16,15,11				
Employment:	DEBTOR		SPOUS	SE		
Occupation	ACCOUNTING					
Name of Employer	FOCAL POINT, LLC	<u>"</u>	<del></del>			
How long employed	9 YEARS	·				
Address of Employe	4141 S. PULASKI RD CHICAGO, IL 60632					
NCOME: (Estimate o	of average or projected monthly income at time	DEBTOR	SPOUSE			
case fi		4.500.65				
<b>M</b> 41.1		\$ <u>4,503.67</u>	\$			
(Prorate if not pa	es, salary, and commissions	\$	¢			
Estimate monthly of		<b>5</b>	.p			
SUBTOTAL		<b>\$4,503.67</b>	<u> </u>			
LESS PAYROLL I	DEDUCTIONS					
a. Payroll taxes and		\$ <u>734.52</u>	\$			
b. Insurance		\$ 334.31	\$	<del></del>		
c. Union dues	LOANS	\$ \$877.41	\$	<u> </u>		
d. Other (Specify):	LOANS	<u> </u>	J			
SUBTOTAL OF PA	AYROLL DEDUCTIONS	\$ <u>1,946.24</u>	\$			
TOTAL NET MON	THLY TAKE HOME PAY	<u>\$2,557.43</u>	\$			
	m operation of business or profession or farm	<b>\$</b>	\$			
(Attach detailed s Income from real pr	•	\$	\$			
Interest and dividen	<b>4</b> •	\$	\$			
	ance or support payments payable to the debtor for or that of dependents listed above	\$	\$	<u> </u>		
. Social security or	government assistance					
(Specify):		\$	\$			
<ul> <li>Pension or retirem</li> <li>Other monthly income</li> </ul>		\$	\$			
(Specify):		\$	\$	·		
. SUBTOTAL OF L	INES 7 THROUGH 13	\$0.00	\$			
. AVERAGE MON	THLY INCOME (Add amounts on lines 6 and 14)	\$ <u>2557.43</u>	\$			
. COMBINED AVE	RAGE MONTHLY INCOME: (Combine column	\$ <u>2557</u>	.43			
tals from line 15)		(Report also on Summa	ry of Schedules a	nd, if applicable,		

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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In re	SANCHEZ, NANCY	 Case No.
	Debtor	 (if known)

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C. Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse." \$900.00 1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? Yes b. Is property insurance included? Yes \_\_\_\_\_ No \_\_\_\_ \$0.00 2. Utilities: a. Electricity and heating fuel \$0.00 b. Water and sewer s200.00 c. Telephone s 0.00 d. Other 3. Home maintenance (repairs and upkeep) \$ 0.00 s 450.00 4. Food s 50.00 5. Clothing \$20.00 6. Laundry and dry cleaning **\$** 15.00 7. Medical and dental expenses s210.00 8. Transportation (not including car payments) \$0.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 0.00 10. Charitable contributions 11.Insurance (not deducted from wages or included in home mortgage payments) \$0.00 a. Homeowner's or renter's \$0.00b. Life \$ 0.00 c. Health s 102.00 d. Auto 00.02e, Other 12. Taxes (not deducted from wages or included in home mortgage payments) \$0.00 (Specify) 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) \$350.00 a. Auto \$0.00 b. Other s 0.00 c. Other \$0.00 14. Alimony, maintenance, and support paid to others s 0.00 15. Payments for support of additional dependents not living at your home \$0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) TOILETRIES, HOUSEHOLD ITEMS, SCHOOL SUPPLIES s 100.00 18. AVERAGE MONTFILY EXPENSES (Total lines 1-17, Report also on Summary of Schedules and, \$2,460.00 if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I \$2.460.00 b. Average monthly expenses from Line 18 above

c. Monthly net income (a. minus b.)

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B6 Declaration (Official Form 6 - Declaration) (12/07)

In re SANCHEZ, NANCY
Debtor

Case No. (if known)

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

DECEMENT	ON UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR	
I declare under penalty of perjury that I have read	d the foregoing summary and schedules, consisting of 160 sheets, and that they are true an	d correct to the best o
my knowledge, information, and belief.	$\Omega$	p
Date 7-30-09	Signature: Marcy Sare Debtor	hein
	U Debtor	$\mathcal{O}$
Date	Signature:(Joint Debtor, if any)	
	[If joint case, both spouses must sign.]	
	TURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110	)
the debtor with a copy of this document and the notices at promulgated pursuant to 11 U.S.C. § 110(h) setting a max	cruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidel aximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice ebtor or accepting any fee from the debtor, as required by that section.	ines have been
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)	
if the bankruptcy petition preparer is not an individual, st who signs this document.	state the name, title (if any), address, and social security number of the officer, principal, responsib	le person, or partner
Address		
	·	
X	Date	
Names and Social Security numbers of all other individua	als who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is	not an individual:
	additional signed sheets conforming to the appropriate Official Form for each person.	
t bankruptcy petition preparer's failure to comply with the pro 8 U.S.C. § 156.	rovisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or l	both. 11 U.S.C. § 110;
DECLARATION UNDER PENA	IALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERS	SHIP
I, the[ vartnership ] of the	[the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the corporation or a member or an authorized agent of the corporation or a member or an authorized agent of the corporation or a member or an authorized agent of the corporation or a member or an authorized agent of the corporation or a member or an authorized agent of the corporation or a member or an authorized agent of the corporation or a member or an authorized agent of the corporation or a member or an authorized agent of the corporation or a member or an authorized agent of the corporation or a member or an authorized agent of the corporation or a member or an authorized agent of the corporation or a member or an authorized agent of the corporation or a member or an authorized agent of the corporation or a member or an authorized agent of the corporation of	
ead the foregoing summary and schedules, consisting	[corporation or partnership] named as debtor in this case, declare under penalty of g of sheets (Total shown on summary page plus 1), and that they are true and correct to the	e best of my
nowledge, information, and belief.		
•	Signature:	
•	Signature:	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.